

In re:  
Ralph D. Celentano  
Debtor

Case No. 22-40236-edk  
Chapter 7

District/off: 0101-4  
Date Rcvd: Mar 30, 2022

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Ralph D. Celentano, 10 Racicot Avenue, Apt 1R, Webster, MA 01570-1749
aty	+ Peter M. Daigle, The Law Office of Peter M. Daigle, P. C., 1550 Falmouth Road, Suite 10, Centerville, MA 02632-2938
20678482	+ Karicha M. Crespo, 12 Burton Street, Apt 3, Worcester, MA 01607-1080
20678485	+ Mikhail Novikov, 318 Main Street, Suite 165, Northborough, MA 01532-3609
20678486	+ Saint Vincent, PO Box 3385, Boston, MA 02241-3385
20678493	+ TD Bank USA, N.A., c/o Law Offices of Howard Lee Schiff, PC, PO Box 280245, East Hartford, CT 06128-0245

**TOTAL: 6**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ EDI: BJGMARSH.COM	Mar 31 2022 02:08:00	Janice G Marsh, Janice G. Marsh, LLC, 210 Park Avenue, No. 356, Worcester, MA 01609-2246
smg	+ Email/Text: duabankruptcy@detma.org	Mar 30 2022 22:04:00	CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET,1ST FLOOR, Boston, MA 02114-2502
smg	EDI: MASSDOR	Mar 31 2022 02:08:00	MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
ust	+ Email/Text: USTPRegion01.WO.ECF@usdoj.gov	Mar 30 2022 22:04:04	Richard King, Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361
20678478	EDI: BANKAMER2.COM	Mar 31 2022 02:08:00	Bank of America, PO Box 15726, Wilmington, DE 19886
20678479	EDI: BANKAMER.COM	Mar 31 2022 02:08:00	Bank of America, PO Box 982236, El Paso, TX 79998
20678480	Email/Text: bankruptcy@dcu.org	Mar 30 2022 22:04:00	Digital Federal Credit Union, Attn: Bankruptcy, PO Box 9130, Marlborough, MA 01752
20678481	Email/Text: bankruptcy@dcu.org	Mar 30 2022 22:04:00	Digital Federal Credit Union, 220 Donald Lynch Blvd, Marlborough, MA 01752
20678476	+ EDI: IRS.COM	Mar 31 2022 02:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
20678484	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 30 2022 22:04:00	Key Bank, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
20678483	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 30 2022 22:04:00	Key Bank, Attn: Bankruptcy, Oh-01-51-0622 4910 Tiedman Rd., Brooklyn, OH 44144-2338
20678477	+ EDI: MASSDOR	Mar 31 2022 02:08:00	Massachusetts Department of Revenue, Bankruptcy Unit, P.O. Box 7090, Boston, MA 02204-7090
20678487	+ Email/Text: BAN5620@UCBINC.COM	Mar 30 2022 22:04:00	St. Vincent Hospital, c/o United Collection Bureau, Inc., 5620 Southwyck Blvd., Toledo, OH

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			43614-1501
20678489	+ EDI: RMSC.COM	Mar 31 2022 02:08:00	Synchrony/PayPal Credit, PO Box 965005, Orlando, FL 32896-5005
20678488	+ EDI: RMSC.COM	Mar 31 2022 02:08:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
20678492	EDI: TDBANKNORTH.COM	Mar 31 2022 02:08:00	TD Bank, PO Box 1377, Lewiston, ME 04243
20678493	+ Email/Text: bankruptcy@hlschiffpc.com	Mar 30 2022 22:04:00	TD Bank USA, N.A., c/o Law Offices of Howard Lee Schiff, PC, PO Box 280245, East Hartford, CT 06128-0245
20678490	+ EDI: WTRRNBNK.COM	Mar 31 2022 02:08:00	Target, PO Box 673, Minneapolis, MN 55440-0673
20678491	+ EDI: WTRRNBNK.COM	Mar 31 2022 02:08:00	Target/ TD Bank, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

Information to identify the case:

Ralph D. Celentano

Debtor 1:  
First Name Middle Name Last Name  
Ralph D. Celentano

Debtor 2:  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court: District of Massachusetts

Case number: 22-40236

Social Security number or ITIN: XXX-XX-5713

EIN: -----

Social Security number or ITIN: -----

EIN: -----

Date case filed for chapter: 7 3/30/22

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

**To protect your rights, you may wish to consult an attorney.** All documents filed in the case may be inspected through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Ralph D. Celentano	
2. All other names used in the last 8 years		
3. Address	10 Racicot Avenue, Apt 1R Webster, MA 01570	
4. Debtor's attorney	Peter M. Daigle The Law Office of Peter M. Daigle, P. C. 1550 Falmouth Road Suite 10 Centerville, MA 02632	Contact phone (508) 771-7444 Email: <a href="mailto:pmdaigleesq@yahoo.com">pmdaigleesq@yahoo.com</a>
5. Bankruptcy trustee	Janice G Marsh Janice G. Marsh, LLC 210 Park Avenue No. 356 Worcester, MA 01609	Contact phone 978-621-4296 Email: <a href="mailto:igmarsh@janicegmarshllc.com">igmarsh@janicegmarshllc.com</a>

For more information, see page 2>

Debtor **Ralph D. Celentano**

<b>6. Bankruptcy clerk's office</b>	U. S. Bankruptcy Court 595 Main Street Worcester, MA 01608	Hours open: Monday–Friday 8:30am–5:00pm
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .		Contact phone 508-770-8900  Date: 3/30/22
<b>7. Meeting of creditors</b>	<b>May 4, 2022 at 09:30 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>The meeting will be held TELEPHONICALLY</b>
<b>The dial-in number and participant code for the telephonic section 341 meeting of creditors will be posted to the docket within 14 days prior to the meeting. You may also contact the trustee for dial-in information.</b>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline:</b> 7/5/22
Papers and any required fee must be received by the bankruptcy clerk's office <b>no later than the deadlines listed.</b>	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Deadline to file §503(b)(9) requests:</b>	Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office.	<b>Filing deadline:</b> 60 days from the first date set for the meeting of creditors
<b>11. Proof of claim</b>	For holder(s) of a claim secured by a security interest in the debtor's principal residence, pursuant to Rule 3002(c)(7)(A):	<b>Filing deadline:</b> 70 days from the Filing Date of the Petition
	For creditors other than those holding a <i>Claim Secured by a Security Interest in the Debtor's Principal Residence</i> : A date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	

For more information, see page 3&gt;

Debtor **Ralph D. Celentano**

<b>12. Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
<b>13. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>14. Financial Management Training Program Deadline for the Debtor</b>	<b>Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors.</b> The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a> .
<b>15. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>16. Abandonment of Estate Property</b>	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors.